Federal Employees Dental and Vision Insurance Program (FEDVIP)

Working for America

UNITED STATES OFFICE OF PERSONNEL MANAGEMENT

FEDVIP

The Federal Employees Dental and Vision Insurance Program (FEDVIP)

- Brand New Benefit
  - Two programs in one!
    - Dental insurance
    - Vision insurance

Housekeeping

FEDVIP Overview

- P.L. 108-496
- FEDVIP plans selected
- Program-wide features
- Benefits
- Network Access
- Premiums
- COB Rules
- Claims dispute and resolution

FEDVIP Overview

- Eligibility
- Enrollment
  - Opportunities
  - Options
  - Effective Dates
  - Disenrollment
- FEHB vs. FEDVIP
- Resources
- Role of ABOs
- BENEFEDS

Public Law 108-496

- Federal Employee Dental and Vision Benefits Enhancement Act of 2004
- Chapter 89A -- Enhanced Dental Benefits
- Chapter 89B -- Enhanced Vision Benefits
- Chapters mirror each other

Purpose

- To amend part III of title 5, United States Code

- To establish programs under which supplemental dental and vision benefits are made available to Federal employees, retirees, and their dependents

Plan Options

- Self Only
- Self plus One
- Self and Family

Benefits

- Under the law, OPM prescribes benefits
  to be included in the Federal Employees Dental and Vision Insurance Program (FEDVIP)
- Vision benefits may include:
  - Diagnostic services
  - Preventive services
  - Eyewear, such as glasses or contact lenses

Benefits (continued)

- Dental benefits may include:
  - Diagnostic
  - Preventive
  - Emergency care
  - Restorative
  - Oral and maxillofacial surgery
  - Endodontics
  - Periodontics
  - Prosthodontics
  - Orthodontics

Benefits (continued)

- Federal Employees Health Benefits Program (FEHBP) coverage is primary to FEDVIP benefits for both dental and vision benefits
- FEDVIP carriers will coordinate benefits with FEHBP carriers during claims processing

Premiums

- Individuals who enroll for supplemental dental or vision coverage are responsible for 100 percent of the premiums for such coverage
- There is no government contribution

Preemption

"The terms of any contract that relate to the nature, provision, or extent of coverage or benefits (including payments with respect to benefits) shall supersede and preempt any State or local law, or any regulation issued thereunder, which relates to vision benefits, insurance, plans, or contracts."

FEDVIP Plans

- Competitive process
- 10 Plans selected

  7 Dental Plans
  - 4 National / 3 Regional

  3 Vision Plans
  - All National

FEDVIP Plans: Dental - National

- Aetna Life Insurance Company
- Government Employees Hospital Association (GEHA)
- MetLife, Inc.
- United Concordia Companies, Inc.

FEDVIP Plans: Dental - Regional

- CompBenefits
  - 21 states
- Group Health, Inc. (GHI)
  - NY and parts of CT, NJ and PA
- Triple-S, Inc.
  - Puerto Rico

FEDVIP Plans: Vision - all National

- BlueCross BlueShield (BCBS)
- Spectera, Inc.
- Vision Service Plan (VSP)

FEDVIP: Program-wide Features

- Overseas coverage
- Out-of-Network benefits
- Pre-tax premiums for employees
- No 5 year rule to carry into retirement

FEDVIP: Program-wide Features

Just say no…….

- NO pre-existing conditions
- NO waiting period (except orthodontia)
- NO dual enrollment
- NO disenrollment outside Open Season

FEDVIP Dental - Benefit Design

Four levels of Services

- Class A: Basic
- Class B: Intermediate
- Class C: Major
- Class D: Ortho

FEDVIP Dental – Benefit Design

- **Class A Services: Basic**
  Preventative services which include oral examinations, x-rays, cleaning and sealants

- **Class B Services: Intermediate**
  Restorative procedures such as fillings, periodontal scaling, tooth extractions and stainless steel crowns

FEDVIP Dental – Benefit Design

- **Class C Services: Major**

  Endodontic services which include root canals, periodontal services, major restorative services such as crowns, oral surgery, bridges and prosthodontic services such as complete dentures

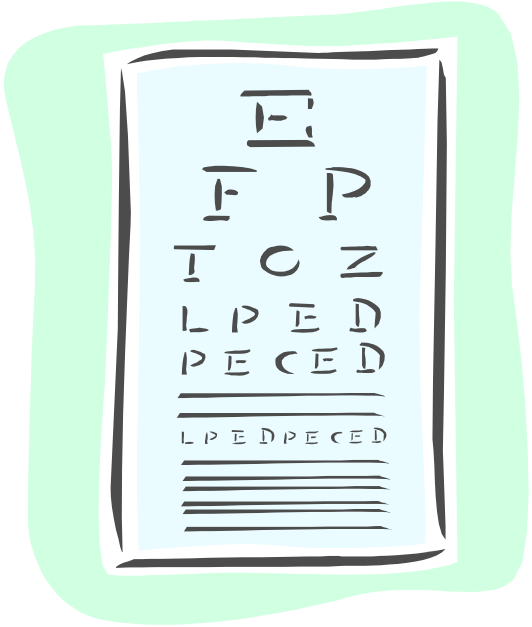
- **Class D Services: Orthodontic**

FEDVIP Dental – General Exclusions

- Cosmetic services
- Orthodontic services
  - for members over the age of 19
  - that begin prior to the waiting period
- Temporomandibular Joint Dysfunction (TMD) services
- Telephone Consultations
- Infection Control charges

FEDVIP Vision - Benefit Design

- Comprehensive annual eye exam
- Eyeglasses and contacts
- Discounts on laser eye surgery



FEDVIP Network Access

- National
- Regional
- Limited access areas
- In/out of network benefits
- Plan provider directories

FEDVIP Plan Premiums

DENTAL

- Aetna, GEHA, MetLife and United Concordia have five rating regions
- CompBenefits – a regionally-based plan
- GHI and Triple-S have only one region

VISION

- No rating regions- one nationwide rate

FEDVIP Plan Premiums

- Regional Dental Rates
- National Dental Rates
- International Dental Rates
- National and International Vision Rates

FEDVIP Regional Dental Rates

- Depends on your Zip code
- Rate tables at www.opm.gov/insure/dentalvision
  - Look up your region (regions differ by plan)
  - Find your state, then first 3 of your Zip
  - Find premium for that region
- BENEFEDS will have a look-up tool

FEDVIP COB Rules

- In general:
  - FEHB is primary
  - FEDVIP plan is secondary
- Possible exceptions:
  - Spouse with other coverage
  - Agency offers own dental/vision

FEDVIP Claims Dispute/Resolution

- Plan specific - read the brochure!
- If claim remains unpaid after plan follows its procedures:
  - Enrollee may request independent 3rd party review
  - Decision is binding on all parties
  - No legal action against OPM

FEDVIP: Eligibility

- Federal and USPS Employees
  - Must be ELIGIBLE to enroll in FEHB
- Annuitants
  - FEHB status irrelevant
  - Must retire on IMMEDIATE annuity

FEDVIP: Eligibility

- Eligible dependents = FEHB
  - Spouse
  - Unmarried child under age 22
  - Disabled child age 22 or over
  - Foster child (meets requirements)
  - Recognized natural child

FEDVIP: Opportunities to enroll

OPEN SEASON

For 2006: November 13-December 11

Ongoing:

- Each year during Open Season
- Concurrent with FEHB and FSAFEDS

FEDVIP: Opportunities to enroll

OUTSIDE of OPEN SEASON

- Newly hired/ Newly eligible
- Certain Qualifying Life Events
- Return from active duty
- MRA + 10 annuitant first receiving annuity

FEDVIP: Enrollment options

Type of coverage

- Dental only
- Vision only
- Dental and Vision
- Neither

Type of enrollment

- Self Only
- Self plus One (must indicate the one)
- Self and Family

FEDVIP: Enrollment options

Your type of enrollment can be different for dental vs. vision, and for FEDVIP vs. FEHB

- Not interdependent
  - Self and Family Dental but Self only Vision
  - Self plus One for both but a different “plus One” for each
- FEDVIP need not match FEHB

FEDVIP: Enrollment effective dates

- Open Season
  - For this Open Season only: Dec 31
  - Future annual Open Seasons: we'll let you know!

FEDVIP: Enrollment effective dates

- Belated Open Season Enrollment
  - Must be for cause beyond control
  - Employee contacts BENEFEDS
  - Effective December 31 (like timely enrollment)
  - Employee must pay retro premiums post-tax

FEDVIP: Enrollment effective dates

- Changes to enrollment
  - QLE
  - Return to service after 31+ day break
  - Move from regional plan service area
- Are Effective
  - First day of the pay period/annuity cycle following the one in which BENEFEDS receives the change in enrollment

Enrollment Considerations

Now 3 benefits that intersect:

- FEHB
- FEDVIP
- FSAFEDS

FEDVIP: Disenrollment

You cannot disenroll until the next open season!

Exception: Leave government service

FEHB versus FEDVIP

Types of Enrollment

FEHB	FEDVIP
Self only	Self only
	Self plus One
Self and Family	Self and Family

FEHB versus FEDVIP

Premium Conversion

FEHB	FEDVIP
Employee can opt out N/A for annuitants	No opt out N/A for annuitants

FEHB versus FEDVIP

Qualifying Life Events

FEHB	FEDVIP
Includes all events allowed by Internal Revenue Code (IRC § 125)	Limited

FEHB versus FEDVIP

Gov’t contribution toward premiums

FEHB	FEDVIP
72% on average	0% Employee pay-all

FEHB versus FEDVIP

Comparing premiums

FEHB Plan	FEDVIP Dental
Self only Your share = 28%	Self only Your share = 100%

FEHB versus FEDVIP

Enrollment

FEHB	FEDVIP
Via Agency or employee self-service systems Annuitant Express	BENEFEDS.com *or* 877- 888 - FEDS 877- 888 - 3337 TTY 1-877-889-5680

FEHB versus FEDVIP

Carrying Coverage into Retirement

FEHB	FEDVIP
5 year rule	NO 5 year rule Employee must retire on immediate annuity, including disability retirement

FEHB versus FEDVIP

Disputed Claims

FEHB	FEDVIP
Uniform claims review processes among plans	Plan-specific claim review processes
	Enrollee may request independent 3rd party review
Enrollee may request OPM review	Results of independent review are BINDING on all parties

FEHB versus FEDVIP

Continuing Coverage

FEHB	FEDVIP
31 days	End of pay period
TCC	No TCC
Spouse Equity	No spouse equity
Right to convert	No conversion rights

FEHB versus FEDVIP

Annuitants suspend enrollment

FEHB	FEDVIP
Can suspend enrollment to enroll in Tricare or certain Medicare manage d care programs	No suspension of coverage

FEHB versus FEDVIP

Annuitants canceling coverage

FEHB	FEDVIP
Can cancel coverage at any time but cannot re-enroll	Can only cancel coverage during Open Season Can re-enroll during future Open Seasons

FEHB versus FEDVIP

- Auto re-enroll, etc.
- Same eligible dependents
- Same Open Season
- Pre-tax for employees

FEDVIP: Resources

- Comparison Tool
- Brochures
  - FEDVIP
  - FEHB
- FEHB Guide

FEDVIP: Resources

www.opm.gov/insure/dentalvision

www.BENEFEDS.com

Handout: FEDVIP plan websites and contact information

FEDVIP: Resources

FEDVIP General Information Number

866-639-3917

October 17 - November 10, 2006

8:00 AM to 8:00 PM Eastern Time

Monday thru Friday

Questions

Munch & Learn: Really Important Info

- How do I get to 1350?
- Where is the rest room?
- Where can I eat?
- What can I eat?

FEDVIP: Role of ABOs

- Ask your CIO/IT area to make BENEFEDS.com a trusted site agency-wide
- Employee awareness
- Facilitate FEDVIP and BENEFEDS communications to your employees

FEDVIP: Role of ABOs

- Direct employees/annuitants to info sources
- Help employees with their eligibility questions
- Assist employees with info on children age 22 or older incapable of self support

Introducing……

What is BENEFEDS.com?

- New easy-to-use web site
- Brand new enrollment system
- Enter your personal information ONCE
- DO NOT go to your agency
- DO NOT use employee self-service systems